

**Information to identify the case:**

Debtor 1:	<b>Jessica R Capasso</b>	Social Security number or ITIN:	xxx-xx-7117
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter:	7 2/18/20
Case number:	20-20561-CMB	Date case reconverted to chapter:	7 2/3/23

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jessica R Capasso	
2. All other names used in the last 8 years	aka Jessica R Hauser	
3. Address	425 Perry Avenue Greensburg, PA 15601	
4. Debtor's attorney Name and address	Glenn R. Bartifay 2009 Mackenzie Way Suite 100 Cranberry Township, PA 16066	Contact phone 412-824-4011 Email: <a href="mailto:gbartifay@bartifaylaw.com">gbartifay@bartifaylaw.com</a>
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: <a href="mailto:COZ@Zeblaw.com">COZ@Zeblaw.com</a>

For more information, see page 2 >

Debtor **Jessica R Capasso**

Case number **20-20561-CMB**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/17/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 10, 2023 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 5/9/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 4/14/23</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 8/17/20</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Jessica R Capasso  
Debtor

Case No. 20-20561-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 17, 2023

User: auto  
Form ID: 309B

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
15571943	Fortiva/Bobs Furniture, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15571940	Email/Text: cfcbackoffice@contfinco.com	Feb 17 2023 23:48:00	TBOM/Contfin, P.O. Box 8099, Newark, DE 19714
15201068	+ EDI: WFNNB.COM	Feb 18 2023 04:54:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
15571944	EDI: WFNNB.COM	Feb 18 2023 04:54:00	Comenity/The Loft, P.O. Box 182125, Columbus, OH 43218-2125
15571941	Email/Text: ml-ebn@missionlane.com	Feb 17 2023 23:48:00	Mission Lane Tab Ban, 101 2nd Street, Suite 350, San Francisco, CA 94105
15571939	+ EDI: BLUESTEM	Feb 18 2023 04:54:00	WebBank/Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15571942	*+	Comenity Bank/Express, P.O. Box 182789, Columbus, OH 43218-2789

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Feb 17, 2023

Form ID: 309B

Total Noticed: 6

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Jessica R Capasso gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 14